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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 08-46410 WJL

**RICHARD LAWRENCE GIFFORD and
VALERIE FAYE GIFFORD,**

Chapter 13

Debtors.

**OBJECTION TO CLAIM #9-1 OF
WACHOVIA DEALER SERVICES
AND OPPORTUNITY FOR HEARING**

The undersigned objects to allowance of Claim No. 9-1 filed by Wachovia
Dealer Services

() For any amount

(X) Except as an unsecured deficiency claim from August 2011 and
on.

() Except as a secured arrearage claim for \$_____.

() Except as an unsecured non-priority claim for \$_____.

for the following reason:

Debtors have modified their plan to surrender the 2006 Chrysler Town &
Country.

PLEASE TAKE NOTICE:

(i) That Local Rule 9014-1 of the United States Bankruptcy Court

1 for the Northern District of California prescribes the procedures to be
2 followed and that any objection to the requested relief, or a request
3 for hearing on the matter must be filed and served upon the undersigned
4 within twenty one (21) days of mailing of this Notice;

5 (ii) That a request for hearing or objection must be accompanied
6 by any declarations or memoranda of law the party objecting or
7 requesting wishes to present in support of its position;

8 (iii) That if there is not a timely objection to the requested
9 relief or a request for hearing, the Court may enter an order granting
10 the relief by default; and

11 (iv) That the undersigned will give at least seven (7) days
12 written notice of hearing to the objecting or requesting party, and to
13 any trustee or committee appointed in the case, in the event an
14 objection or request for hearing is timely made.

15
16 Dated: August 15, 2011

/s/ Anne Y. Shiau

Anne Y. Shiau

Attorney for Debtors